

WHAT IS CLAIMED IS:

1. A system for delivering financial services to a customer through a remote device, comprising:

5 a mini-app dialog component; and
a transaction executor component;

the mini-app dialog component for receiving a request for a function from the customer through the remote device, for collecting information from the customer through the remote device, and for instantiating the transaction executor component;

10 wherein the transaction executor component is for performing the function that was requested by the customer.

2. The system as set forth in claim 1, further comprising an interface between the mini-app dialog component and the remote device, the interface routing information from the customer and the request from the customer from the remote device to the mini-app dialog component.

3. The system as set forth in claim 1, further comprising a rule broker component for registering a rule authority for each question and for directing requests for an answer to the appropriate rule authority.

4. The system as set forth in claim 3, wherein the mini-app dialog component validates the customer information using the rule broker component.

5. The system as set forth in claim 1, further comprising a presentation manager component for mapping messages in a canonical representation into a format designated for the remote device.

6. The system as set forth in claim 5, wherein the presentation manager component is for converting the information from the customer into a tagged canonical representation and for supplying the tagged canonical representation to the mini-app dialog component.

7. The system as set forth in claim 1, further comprising a front door man component for adding security tokens to messages sent to the remote device and for verifying security tokens on messages received from the remote device.

8. The system as set forth in claim 1, further comprising a navigation shell component for notifying the customer of the available functions and for instantiating the mini-app dialog component based on the function requested.

9. The system as set forth in claim 1, further comprising a welcome mat component for outputting a welcome page to the remote device of the customer and for collecting customer identity and preference information.

10. The system as set forth in claim 9, wherein the welcome mat component instantiates a customer ID component for holding customer information and an issuer component for answering questions on the issuer business.

11. The system as set forth in claim 9, wherein the welcome mat component instantiates a profile transaction executor to authenticate the customer.

12. The system as set forth in claim 9, wherein the welcome mat component instantiates a navigation shell component, the navigation shell component for notifying the customer of the available functions and for instantiating the mini-app dialog component based on the function requested.

13. The system as set forth in claim 1, further comprising a legacy app bridge component for converting data between a tagged canonical representation into a second data format, the second data format being used by a legacy application to perform at least part of the function requested.

14. The system as set forth in claim 1, further comprising a language man component for storing a repository of phrases, the mini-app dialog component querying the language man component for a named phrase and the language man component returning the named phrase to the mini-app dialog component according to a language and content specific for the customer and the remote device.

15. The system as set forth in claim 1, further comprising an external service provider component for communicating with an external service provider.

16. The system as set forth in claim 15, wherein the transaction executor component uses the external service provider in performing the function requested by the customer.

17. The system as set forth in claim 1, further comprising a peripheral device component which is called by the mini-app dialog component in response to the function requested by the customer and which is for interfacing with a peripheral device associated with the remote device to perform at least part of the function requested by the customer.

18. The system as set forth in claim 1, further comprising a session controller component for receiving an initial contact from the customer through the remote device and for instantiating a session component for a session bubble associated with the customer.

19. The system as set forth in claim 18, wherein the session component instantiates a welcome mat component for sending a welcome page to the remote device.

20. The system as set forth in claim 18, further comprising a touch point interface component for interfacing with a plurality of customers for a plurality of sessions and for routing the information from each customer to the mini-app dialog component associated with the respective session bubble.

21. The system as set forth in claim 18, further comprising a back door man component for sending messages from a plurality of transaction executor components in a plurality of session bubbles to a single external service provider.

22. The system as set forth in claim 18, further comprising a back door man component for receiving messages from an external service provider and for routing each message to the transaction executor component associated with the session bubble for each message.

23. The system as set forth in claim 1, wherein the remote device is a personal computer.

24. The system as set forth in claim 1, wherein the remote device is a screen telephone.

25. The system as set forth in claim 1, wherein the remote device is an automated teller machine.

26. The system as set forth in claim 1, wherein the remote device is a personal data assistant.

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28. The system as set forth in claim 1, wherein the remote device is a staff terminal used within a financial institution providing the financial services.

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29. The system as set forth in claim 1, further comprising a second transaction executor component, the second transaction executor component for performing a second function.

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30. The system as set forth in claim 1, further comprising a second mini-app dialog component for receiving a second request for a second function from the customer through the remote device, for collecting information from the customer through the remote device, and for instantiating a second transaction executor component for performing the second function.

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31. A method for delivering financial services to a remote device, comprising the steps of:

receiving a request for a function at a mini-app dialog component from a remote device;

20 collecting information through the remote device with the mini-app dialog component;

instantiating a transaction executor component; and
performing the function that was requested through the remote device with the transaction executor component.

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32. The method as set forth in claim ³⁰31, wherein the step of receiving the request comprises a step of receiving the request over the Internet.

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~~33.~~ The method as set forth in claim ³⁰~~31~~, wherein the step of receiving the request comprises a step of receiving the request from the remote device through an Internet Service Provider (ISP).

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~~34.~~ The method as set forth in claim ³⁰~~31~~, wherein the step of receiving the request comprises a step of receiving the request from an automated teller machine.

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~~35.~~ The method as set forth in claim ³⁰~~31~~, wherein the step of receiving the request comprises a step of receiving the request from a personal computer.

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~~36.~~ The method as set forth in claim ³⁰~~31~~, wherein the step of receiving the request comprises a step of receiving the request from a personal data assistant.

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~~37.~~ The method as set forth in claim ³⁰~~31~~, wherein the step of receiving the request
15 comprises a step of receiving the request from a screen phone.

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~~38.~~ The method as set forth in claim ³⁰~~31~~, wherein the step of receiving the request comprises a step of receiving the request from a staff terminal located within a financial institution delivering the financial services.

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~~39.~~ The method as set forth in claim ³⁰~~31~~, further comprising the steps of receiving an initial contact from the remote device at a session controller component and instantiating a session component for managing a session with the remote device.

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~~40.~~ The method as set forth in claim ³⁰~~31~~, further comprising a step of instantiating a welcome mat component for outputting a welcome page to the remote device prior to the step of receiving the request for the function.

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~~41.~~ The method as set forth in claim ~~40~~³⁹, further comprising the steps of collecting customer identification information and preference information with the welcome mat component.

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~~42.~~ The method as set forth in claim ~~40~~³⁹, further comprising a step of instantiating under the welcome mat component a profile transaction executor component, the profile transaction executor component for authenticating a customer.

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10 ~~43.~~ The method as set forth in claim ~~40~~³⁹, further comprising a step of instantiating under the welcome mat component a customer ID component for holding customer information and an issuer component for answering questions on the issuer business.

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15 ~~44.~~ The method as set forth in claim ~~31~~³⁰, further comprising the steps of instantiating a navigation shell component for notifying a customer of the available functions and instantiating the mini-app dialog component in response to a selection of the function associated with the mini-app dialog component.

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20 ~~45.~~ The method as set forth in claim ~~31~~³⁰, further comprising the steps of receiving from the remote device a second request for a second function at a second mini-app dialog component, collecting information from the remote device with the second mini-app dialog component, instantiating a second transaction executor component, and performing the second function that was requested through the remote device with the second transaction executor component.

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25 ~~46.~~ The method as set forth in claim ~~31~~³⁰, wherein the function requested is executed by a legacy application and the method further comprises the steps of instantiating a legacy app bridge component for converting information from a canonical representation into a second data format, transferring the information in the second data format to the legacy

application, receiving an output from the legacy application in the second data format, and converting the output to the canonical representation.

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~~47~~. The method as set forth in claim ³⁰~~31~~, wherein the step of performing the
5 function with the transaction executor component comprises a step of performing the function through an external service provider.

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~~48~~. The method as set forth in claim ⁴⁶~~47~~, further comprising the steps of performing a plurality of functions for transaction executor components in different sessions through the
10 external service provider and routing, with a back door man component, messages from the transaction executor component in the different sessions to the external service provider.

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~~49~~. The method as set forth in claim ⁴⁷~~48~~, further comprising a step of routing each response message from the external service provider to its respective transaction executor
15 component.

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~~50~~. The method as set forth in claim ³⁰~~31~~, further comprising the steps of instantiating a presentation manager component for mapping information in a canonical representation into a format designated for the remote device.
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~~51~~. The method as set forth in claim ³⁰~~31~~, further comprising the steps of instantiating a front door man component, providing security tokens on messages sent to the remote device with the front door man component, and verifying with the front door man component the security tokens on messages received from the remote device.
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~~52~~. The method as set forth in claim ³⁰~~31~~, further comprising the step of establishing a plurality of sessions with a plurality of remote devices and wherein the step of receiving the request from the remote device comprises a step of receiving the request from the remote device at a touch point interface component and routing the request from the touch point

interface component to the mini-app dialog component associated with the session for the remote device.

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53. The method as set forth in claim 31, further comprising the steps of
5 instantiating a rule broker component, registering rule authorities with the rule broker component, receiving a question at the rule broker, and directing the question to the respective rule authority.

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54. The method as set forth in claim 53, further comprising a step of validating
10 customer information with the rule broker component on behalf of the mini-app dialog component.

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55. The method as set forth in claim 31, further comprising the steps of
15 instantiating a language man component, storing a repository of phrases in the language man component, receiving queries for a named phrase at the language man component, and returning the named phrase according to a language and content specific for the remote device.

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56. The method as set forth in claim 31, further comprising the steps of
20 instantiating a language man component, storing a repository of phrases in the language man component, receiving queries for a named phrase at the language man component, and returning the named phrase according to a language and content specific for a customer using the remote device.

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57. The method as set forth in claim 31, wherein the step of performing the
25 function comprises a step of calling a peripheral device component for interfacing with a peripheral device associated with the remote device to perform at least part of the function requested by the remote device.

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A computer-readable medium storing software for use in delivering financial services to a remote device, the software for use in performing the steps of:

receiving a request for a function at a mini-app dialog component from a remote device;

5 collecting information through the remote device with the mini-app dialog component;

instantiating a transaction executor component; and

performing the function that was requested through the remote device with the transaction executor component.

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